



No Slip-Sliding Away: How To Stay On The Road

October 2009

Dear Antonio,

One thing is easy to foretell: Unpredictable weather can cause reduced visibility and hazardous driving conditions that make it challenging for even the most experienced drivers. Fortunately, there are ways to protect yourself, your passengers and your car.

The following tips can help you stay safe when faced with treacherous roads:

Sincerely,

Antonio Lee
A.L.L. Insurance & Marketing

TIPS FOR THE ROAD

Assemble a winter emergency kit. At a minimum, it should contain a blanket, boots, shovel, nonperishable food and a flashlight.

Plan ahead for stopping and turning. "Feather" the brakes when approaching a stop, especially if the road is slick. If turning, accelerate very gently through the turn.



If You Can't Avoid The Crash...

Remember to follow these tips from the experts at The Progressive Group of Insurance Companies if you get into an accident:

Stay calm. Stay at the scene but move off the roadway. Warn oncoming traffic by activating your hazard warning lights and/or setting flares.

Call the police.

Contact your insurance company to file a claim.

Don't make any sudden moves. Keep it slow and steady to maintain control.

Be cautious when braking in icy conditions. Coast over ice. Brake after reaching bare pavement. And never slam on the brakes. Brake gently in a pulsing fashion.

Steer into a skid. Remember: Locked wheels lead. If your rear tires are in a skid and "locked," the rear of your car will start sliding to lead the car down the road. If this happens, steer into the skid, not away, and remember, don't brake during a ski

If you follow these tips but still find yourself in a crash, just remember that what you do after an accident can make a big difference in keeping everyone safe and in helping you and your insurance company work through a claim.

The earlier your insurance company knows about the accident, the earlier it can get to work to resolve it.

Do not admit fault. Only discuss the accident with the police and your claims representative.

Exchange information with the other driver(s). And remember to get contact information for any witnesses.

Keep a copy of your policy handy!

Let your agent know. A good agent will help you along the way.

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Sincerely,
Tony Lee, Agency Principal A.L.L Insurance & Marketing LLC

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